



2026 FPC-X9 Joint Standards Steering Committee Candidate Questionnaire



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Segment: Financial Institution
Member Since: 2018

1. Why are the FPC's mission and this joint partnership meaningful to you or your organization?

The FPC's mission and this partnership are meaningful to us because they support our commitment to deeply understanding our clients' evolving needs, advancing industry innovation, and driving the shared standards needed to deliver modern, seamless payment experiences across our financial network.

2. Describe your experience participating with standards-setting bodies (e.g., X9, ISO). How has your involvement helped advance a project or influence adoption of a technical standard?

Our team has actively implemented SWIFT standards, ISO formats, and modern API protocols within our digital client experiences. This work has helped us advance key initiatives and support broader adoption of consistent, industry-aligned technical standards. For our clients, pre-set, communicated, clear standards persisting across our solutions results in quicker, simpler integrations.

3. This committee's work involves understanding technical specifications and data exchange (e.g., ISO 20022). What is your comfort level with these elements, and how have you applied them in real-world implementations?

Our open documentation helps guide clients through their development of API products at Wells Fargo. ISO 20022 has been an important step in creating consistency and clarity across payment rails. We are highly comfortable with these technical data elements and have successfully applied them across our wires, FX, and ACH offerings.

4. How have you translated organizational or customer needs into technical requirements or industry best practices?

In our Agile product development process, we consistently translate customer and organizational needs into precise technical requirements, including detailed user stories, application mappings, and well-defined API fields. We apply standardized naming conventions across APIs and resources to promote clarity, interoperability, and alignment with emerging industry practices. Ensuring these specifications remain consistent end-to-end across the institution is central to our approach and supports broader industry harmonization.

5. Based on your background, what areas of the U.S. faster payments market would benefit most from this alliance in 2026?

In 2026, the U.S. faster payments market will benefit most from greater end-to-end consistency in technical specifications across institutions. Our work at Wells Fargo is strongly aligned to this need. As we modernize our cross-border payment digital capabilities, we are incorporating ISO 20022 data elements, standardizing party and remittance fields to support straight-through processing and aligning FX and wire workflows with consistent API structures. These efforts not only enhance domestic interoperability but also help extend the reach and efficiency of faster settlement beyond the U.S. market.

6. Share an example of how you've worked with diverse stakeholders to find consensus on a complex or technical issue.

I've worked with a wide range of technical, product, and business stakeholders to align on complex architectural decisions. When differing perspectives emerged, I focused discussions on value, resiliency, and end-to-end efficiency to reach practical consensus. In one case, we agreed to an interim technical approach that enabled timely delivery of client-facing notifications while longer-term architecture work continued. As a Technical Product leader, I center decisions on what best supports our clients and the broader enterprise, helping teams move forward even when solutions require thoughtful compromise.